

**PROCESS FOR FORMING ELECTRODES****Abstract of the Disclosure**

Substantially transparent electrodes are formed upon a substrate by forming on the substrate, in order, a high index layer, a metallic conductive layer, and a conductive or semi-conductive top layer; and patterning the top layer and the conductive layer, preferably by laser ablation, to form a plurality of discrete electrodes from the metallic conductive layer. Conductors can be attached directly to the top layer, without requiring removal of this layer to expose the metallic conductive layer. The high index layer, conductive layer and top layer can all be formed by sputtering or similar processes which do not require high temperatures, so that plastic substrates can be used. The electrodes can be used, for example, in flat panel displays and in touch screen displays.